

v15.10

NOTICE OF LOSS, NOTICE OF REPRESENTATION, AND LOSS DRAFTS ADDENDUM

Insured: Jeffrey Covington and Tammy Covington

Adjuster: Ian Rupert dba Ian's Enterprise, LLC

NOTICE OF LOSS. To: AAA Fire & Casualty Ins. Co.

Insured engages Adjuster to provide services consisting of

Insurance Claims Adjusting on behalf of Named Insured Jeffrey Covington and Tammy Covington

under Policy# HO5-004008561 issued by AAA Fire & Casualty Ins. Co. for a Water loss

sustained at 17121 SE 59th St, Choctaw, OK 73020, (hereinafter referred to as the "Services Scope");

NOTICE OF REPRESENTATION.

To: AAA Fire & Casualty Ins. Co.

As insurer for the above-mentioned loss, you are directed to immediately open claim(s) and promptly provide **Adjuster** with a certified copy of the applicable insurance policy(ies). **Insured** hereby retains **Adjuster** to represent **Insured's** interests in the adjustment of said claim(s). **Insured** hereby directs insurer and their representatives communicate directly with **Adjuster**, and immediately cease further direct contact with **Insured**. **Insured** also hereby directs insurer to simultaneously copy **Adjuster** on all correspondence addressed to **Insured**. **Insured** also hereby directs insurer to honor, and **Insured** irrevocably consents to, including **Adjuster Ian's Enterprise, LLC** on all loss drafts insurer issues in the above-mentioned loss, and mailing said drafts and correspondence to **Adjuster** as follows:

Claims Department
9450 SW Gemini Dr. #39525
Beaverton, OR 97008-7105
Phone: (405) 622-8679
Fax: (405) 622-8677
E-Mail: Support@IansEnterprise.com

LOSS DRAFTS. **Insured** and **Adjuster** agree insurer shall, pursuant to the above-mentioned loss, immediately open claim(s) and promptly provide **Adjuster** with a certified copy of the applicable insurance policy(ies). **Insured** hereby retains **Adjuster** to represent **Insured's** interests in the adjustment of said claim(s). **Insured** irrevocably assigns to **Adjuster** insurer proceeds to the extent compensation is promised by **Insured** for **Services Scope** related performance, the amount of which is secured by insurer proceeds and the loss location entitling **Adjuster** to a lien, in addition to any other rights and remedies available hereunder this **Agreement**, in equity, or by law. **Insured** hereby authorizes **Adjuster** to endorse **Insured's** name onto any drafts issued in the above-mentioned loss, and to deposit said loss drafts for the benefit of the **Insured** into **Adjuster's** non-interest bearing escrow account, offsetting said loss drafts by any amount due to **Adjuster** by **Insured**. In the event a mortgagee encumbers the loss location and/or becomes named on any loss draft, **Insured** authorizes **Adjuster** to coordinate directly with said mortgagee for the purpose of effectuating prompt release of repair funds; in the event a mortgagee requires repairs be completed prior to their endorsement of any loss draft, **Insured** authorizes **Adjuster** to coordinate directly with said mortgagee for the purpose of obtaining a release for at least the amount owed by **Insured** to **Adjuster**, hereby authorizing and directing said mortgagee to issue payment to **Adjuster** for the amount owed by **Insured**. **Insured** and **Adjuster** agree insurer and insurer's representatives shall: 1) communicate directly with **Adjuster**, and immediately cease further direct contact with **Insured**, 2) simultaneously copy **Adjuster** on all correspondence addressed to **Insured**, and 3) honor, and **Insured** irrevocably consents to, including **Adjuster Ian's Enterprise, LLC** on all loss drafts insurer issues in the above-mentioned loss, and mailing said drafts and correspondence to **Adjuster**. **LOSS DRAFTS** provision and obligations will survive indefinitely upon termination of this **Agreement**.

This is an Addendum to the **Agreement** executed by **Insured** and **Adjuster** for the **Services Scope** listed above. By signing, the parties agree and consent to amend said **Agreement** to include all of the provisions contained herein.

Insured Signature(s): A Jeffrey Covington B Tammy Covington C _____ D _____
Adjuster Signature: E Ian Rupert Date Signed by **Adjuster:** 5/17/2018 Date Signed by **Insured:** 5/17/2018

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From: "Ian Rupert" <ian@iansenterprise.com>
Date: 5/18/2018 11:09:59 AM
To: claimdocs@csaa.com
Cc: "Jeffrey Covington" <jtcovington@live.com>; "Tammy Covington" <jtcovington92@yahoo.com>
Subject: 20180518_Contact Letter to AAA - Claim# 1002678208 - 17121 SE 59th St - Covington
Attachments: 20180518_CF-17121-Covington, Contact Letter to AAA.pdf

20180518_Contact Letter to AAA - Claim# 1002678208 - 17121 SE 59th St - Covington.

Sincerely,

Ian Rupert, Chief Insight Analyst
Mobile: (405) 622-8721
Email: Ian@IansEnterprise.com

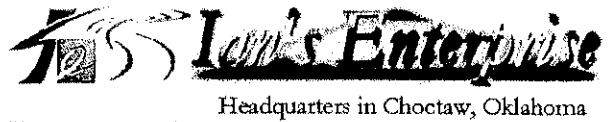
Ian's Enterprise, LLC
Headquarters in Choctaw, Oklahoma

National Support Center
9450 SW Gemini Dr #39525
Beaverton, OR 97008-7105
Main: (405) 622-8679 | (855) 622-8679
Fax: (405) 622-8677 | (855) 622-8679
Email: Support@IansEnterprise.com
Website: <http://IansEnterprise.com>

Nothing in this letter is intended to be, nor should be construed by you, an estoppel or waiver of any rights, terms, conditions, or defenses to any contract.

***** CONFIDENTIAL: You are hereby notified that any use, disclosure, copying, or distribution of the contents of this information is strictly prohibited and may result in legal action against you. This E-Mail/telefax message and any documents accompanying this transmission may contain privileged and/or confidential information and is intended solely for the addressee(s) named above. If you are not the intended recipient/addressee, please reply to the sender advising of the error in transmission and immediately delete/destroy the message and any accompanying documents. *****

Claims Department
9450 SW Gemini Dr. #39525
Beaverton, OR 97008-7105



Friday, May 18, 2018

CSAA Fire & Casualty Insurance Company
PO BOX 24523
Oakland CA 94623-1523

Subject: Contact Letter
Claim# 1002678208 and Policy# HO5-004008561
Date of Loss: 08/08/2017, Adjusted: TBD, Re-inspected: TBD

Dear Alan Heise, CSAA Fire & Casualty Insurance Company ("AAA"), and To Whom It May Concern:

We are writing with information for the above-referenced claim.

As an initial matter, the Policy Declarations indicate the insurance is underwritten by AAA Fire & Casualty Insurance Company; however, certain correspondence from your office lists CSAA Fire & Casualty Insurance Company. We have reason to believe CSAA is now assignee of said policy. All correspondence from this point forward shall be construed to be addressed to both AAA Fire & Casualty Insurance Company and CSAA Fire & Casualty Insurance Company jointly ("AAA").

Please be advised that we have been retained by your insured and now represent their interest in a Water loss claim of benefits under AAA Policy# HO5-004008561, which we understand occurred on or about 08/08/2017.

We understand the insured removed excess water and ran fans shortly on or about 08/08/2017 to mitigate their damage. The insured was under the impression the wood floors would completely dry-out on their own and that all the water had been removed, until 05/12/2018 when the insured was advised otherwise (based on moisture meter readings) by a professional claims adjuster. The insured was also unaware until 05/12/2018 that said Water loss was likely covered by insurance, prompting the instant claim.

AAA shall immediately provide us with a Certified Policy Copy and direct further inquiry through our office:

Claims Department
9450 SW Gemini Dr. #39525
Beaverton, OR 97008

Once the Certified Policy Copy is received, we understand AAA may seek to conduct a field inspection. In the meantime, we may submit a Proof of Loss for consideration by AAA. Feel free to call or write with questions or for assistance.

Sincerely,

Ian Rupert
Ian's Enterprise, LLC
(405) 622-8721
Ian@IansEnterprise.com

For Insured Jeffrey Covington and Tammy Covington

Nothing in this letter is intended to be, nor should be construed by you, an estoppel or waiver of any rights, terms, conditions, or defenses to any contract.

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CSAA_COVINGTON 0191